

Imaged Certificate of Notice Page 1 of 3

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Brian S. Sacks
Barbara A. Sacks
DebtorsCase No. 12-15069-elf
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey
Form ID: 3180WPage 1 of 1
Total Noticed: 11

Date Rcvd: Sep 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2017.

db/jdb +Brian S. Sacks, Barbara A. Sacks, 5 Green Briar Court, Pottstown, PA 19464-3096
 12790912 Deere & Company, PO Box 6600, Johnston, Iowa 50131-6600, Attn: Jacob Everhart
 12807624 +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242
 13424988 +NEWLANDS ASSET HOLDING TRUST, C/O ROUNDPOINT MORTGAGE SERVICING CORP,
 5016 PARKWAY PLAZA BLVD., CHARLOTTE, NC 28217-1932

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Sep 27 2017 01:24:01 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 27 2017 01:23:38
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 27 2017 01:23:47 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12774043 EDI: DISCOVER.COM Sep 27 2017 01:23:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 12879062 EDI: PRA.COM Sep 27 2017 01:18:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541
 12904622 EDI: TDBANKNORTH.COM Sep 27 2017 01:23:00 TD Bank N.A., Attn: Robin Paradis,
 P.O. Box 9547, Portland, ME 04112-9547
 12839657 EDI: WFFC.COM Sep 27 2017 01:23:00 Wells Fargo Bank, N.A., 13675 Technology Drive, Bldg C,
 Eden Prairie, MN 55344-2252

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Bank of America, N.A. paeb@fedphe.com
 CLAYTON W. DAVIDSON on behalf of Creditor Deere & Company cdavidson@mwnc.com, nwelch@mwnc.com
 DANIEL W. MCCARTNEY, JR. on behalf of Debtor Brian S. Sacks daniel.mccartney.esq@gmail.com
 DANIEL W. MCCARTNEY, JR. on behalf of Joint Debtor Barbara A. Sacks
 daniel.mccartney.esq@gmail.com
 JILL MANUEL-COUGHLIN on behalf of Creditor Bank of America, N.A. jill@pkallc.com,
 chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
 JOSEPH L QUINN on behalf of Debtor Brian S. Sacks CourtNotices@sjr-law.com
 JOSEPH L QUINN on behalf of Joint Debtor Barbara A. Sacks CourtNotices@sjr-law.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 KEVIN T MCQUAIL on behalf of Creditor Diamond Credit Union ecfmail@mwnc-law.com
 MARISA MYERS COHEN on behalf of Creditor Diamond Credit Union mcohen@mwnc-law.com
 THOMAS I. PULEO on behalf of Creditor Bank of America, N.A. tpuleo@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
 WILLIAM EDWARD CRAIG on behalf of Creditor Wells Fargo Auto Finance, Inc., Servicer for Wells
 Fargo Bank, N.A. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 14

Information to identify the case:			
Debtor 1	Brian S. Sacks		
	First Name	Middle Name	Last Name
Debtor 2	Barbara A. Sacks		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	12-15069-elf		
	Social Security number or ITIN	xxx-xx-4460	
	EIN	-- --	
	Social Security number or ITIN	xxx-xx-3632	
	EIN	-- --	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian S. Sacks

Barbara A. Sacks

9/26/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.